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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/873,001	06/01/2001	Richard G. Moore	CDR00007	3124
25537	7590	11/19/2007		
VERIZON PATENT MANAGEMENT GROUP 1515 N. COURTHOUSE ROAD SUITE 500 ARLINGTON, VA 22201-2909			EXAMINER KESACK, DANIEL	
			ART UNIT 3691	PAPER NUMBER
			NOTIFICATION DATE 11/19/2007	DELIVERY MODE ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

patents@verizon.com

Office Action Summary	Application No.		Applicant(s)	
	09/873,001		MOORE ET AL.	
	Examiner		Art Unit	
	Dan Kesack		3691	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 15 June 2007.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 29-50 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 29-50 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Status of Claims

1. Examiner appreciates Applicant's notification of the prior art date of the Welton reference, in the after-final amendment filed June 15, 2007. Examiner is in agreement that the Welton reference is not applicable prior art against Applicant's claimed invention, and therefore the rejection is withdrawn. Claims 29-50 are currently pending.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

4. Claims 29-31 and 33-49 are rejected under 35 U.S.C. 103(a) as being unpatentable over Anderson et al., U.S. Patent Application Publication No. 2002/0091572, in view of Mackenthun, U.S. Patent No. 5,969,318.

Claim 29, 30, 42, Anderson discloses a prepaid service interface system and method comprising a web portal (figure 1) configured to present information relating to a plurality of prepaid services offered by a prepaid service provider (paragraphs 29, 30), and a database (figure 2) configured to store a plurality of user profiles, each user profile specifying user account information relating to the prepaid services for presentation to one of the users according to the respective user profile (paragraph 33). Anderson inherently teaches receiving a selection of one of the prepaid services input by the user because Anderson teaches the system having access to a plurality of prepaid services accounts, and a user performing an inquiry on a specific account (paragraphs 29 and 33). In order for a user to perform an inquiry on a specific account among a plurality of accounts, the user must inherently select a specific account.

Anderson fails to teach the plurality of services being offered by a plurality of service providers.

Mackenthun discloses a method and apparatus for accessing information wherein a portal is configured to present information relating to a plurality of services offered by a plurality of service providers. It would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the teachings of

Anderson to include the information organization a retrieval system as taught by Mackenthun because Anderson teaches using a prepaid card to select a service from plurality of services, and Mackenthun teaches a way to obtain information from multiple service providers for the purpose of creating a card which is usable for all service providers, which would be desirable because a user would not have to carry a different card for each service managed through the interface taught by Anderson.

Claim 31, Anderson teaches a server and network making up the web portal. It would be obvious for the system to be maintained by a system operator, because such systems require maintenance.

Claim 33, Anderson teaches the users are provided with real-time management of accounts (paragraph 29).

Claim 34, 35, Anderson fails to explicitly teach that users are assigned a unique identifier for accessing the web portal. However, Anderson teaches the users access their account from the Internet, and Anderson further teaches assigning a PIN for authorization when using the card. Since the user must have a way to uniquely identify him or herself to the system over the Internet, the system requires a unique identifier such as the user's name, phone number, an account number, a PIN number, a username, etc.

Claim 36, 43, Anderson teaches the information relating to the prepaid services includes payment information (paragraph 40).

Claims 37, 40, 44, 47, Anderson teaches the web portal initiating payment verification, and wherein the use of a PIN is considered a fraud detection system (paragraph 36).

Claim 38, 45, Anderson teaches the plurality of prepaid services includes telephone service (paragraph 30).

Claim 39, 46, Anderson teaches the web portal present the prepaid services as a bundled-service package (paragraph 29).

Claim 41, 48, Anderson teaches the web portal provides usage information for the prepaid services and supports purchase of additional units of prepaid services (paragraphs 30, 31).

5. Claims 32 and 50 are rejected under 35 U.S.C. 103(a) as being unpatentable over Anderson and Mackenthun, as applied above, and further in view of Bellosguardo, U.S. Patent No. 7,222,097.

Anderson and Mackenthun fail to teach the service provider compensating the interface operator.

Bellosguardo discloses a method of selling prepaid card which are usable for purchasing a variety of goods and services, wherein a service provider compensates the card issuer when a customer uses the card issuer's service to complete a transaction with the service provider using the prepaid card (column 2 line 45 – column 3 line 4). It would have been obvious to one of ordinary skill in the art at the time of the Applicant's invention to modify the teachings of Anderson and Mackenthun to include providing commission to the operator of the prepaid service interface because the issuer who issues prepaid cards for third parties would desire to derive a revenue stream from providing such a service.

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dan Kesack whose telephone number is 571-272-5882. The examiner can normally be reached on M-F, 9:00am-5:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.


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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Respectfully Submitted,

Daniel Kesack
Art Unit 3691
November 13, 2007



Stefanos Karmis